

Honorable Senator Brown and Members of Public Health Welfare & Safety Committee, 3-13-09  
My name is Lori Henderson and I am the Administrator of Northern Montana Care SS25  
Center in Havre.

Deciding to place a loved one in a nursing home involves many difficult choices, not only for the individual entering but also for family and loved ones who try to adjust to this expensive major life change. In my facility as with many others in Montana, more than 2/3 or 68% of our residents are Medicaid or Medicaid eligible. For those who must apply for Medicaid, the process is exceedingly complex and burdensome.

Medicaid rules have seen recent changes which are designed to decrease fraud and abuse and ultimately cost. The rule changes are hard enough for professionals to keep up with-let alone our elderly and their loved ones find themselves trying to maneuver through the system. Staff from our Senior Center and staff in my facility try to assist as much as possible but the task of finding and submitting all of the necessary paperwork falls primarily on the family member. Finding birth certificates, several years' worth of bank and other financial statements, life insurance policies, mineral rights documents, and annuities takes tremendous amounts of time. Most of the times, especially with annuities and life insurance policies, original documents are required-AND MOST OF THE TIME-these policies were purchased decades ago and original documents simply can't be found.

These ultimate outcomes are that family members become extremely frustrated; facilities face road blocks to payments due to delayed Medicaid approval. Worst yet, the resident who requires nursing home care sees the mounting bills and feels awful because she 's never had bills she couldn't pay and is at the mercy of the Medicaid system.

The key word in the above discussion is mercy. In the case of the elderly does the Medicaid system exist as a means for society to support our elders? Is it meant to be part of the fabric of a last protective cloak of warmth and comfort for those who have worked, paid taxes, and paved the way for those of us who follow? Or has it become a spider web of impossible complexity and bureaucracy that only enhances the despair of those who seek refuge?

I hope you will support HJ25.